

A SUPERVISOR'S GUIDE TO WORKERS' COMPENSATION

DEPARTMENT OF ADMINISTRATIVE SERVICES

THE DIVISION OF RISK MANAGEMENT SERVICES

REVISED AUGUST 2004



TO ALL STATE OF GEORGIA SUPERVISORS

This Supervisor's Handbook contains information prepared by the Department of Administrative Services, Division of Risk Management Services (DRMS) Workers' Compensation Unit to assist you in the effective and expeditious reporting and handling of on-the-job injury claims.

The primary focus of the DOAS/RMS Workers' Compensation Unit is to administer workers' compensation claims as defined by the Rules and Regulations of the State Board of Workers Compensation governed under O.C.G.A. 34-9, and to safely return injured employees to productive employment.

You have a single point of contact -- your agency's dedicated Workers' Compensation Specialist is here to help you. Please feel free to call with your questions and concerns.

Workers' Compensation Staff

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SUPERVISOR'S ROLE

WHAT SHOULD THE SUPERVISOR DO WHEN AN EMPLOYEE IS INJURED ON THE JOB?

A Supervisor should always take a productive role when an employee advises he/she has been injured on the job. The supervisor is the most effective person in the initial handling of the claim, as he/she is normally the only person with whom the injured employee communicates. We encourage supervisors to do the following:

- ➤ Take time to handle the injury. Find out what happened; obtain the names of any witnesses; and ensure the area is free of any hazards that could contribute to additional injuries.
- ➤ Instruct the employee to seek select a doctor from your "panel of physicians", if they feel treatment is warranted. If the employee needs emergency care, get them to the nearest emergency room immediately; all follow-up treatment must be rendered by a physician on the panel. If the employee feels treatment is not needed, have him/her to acknowledge in writing treatment was offered but was declined. Keep the acknowledgement with a copy of the incident report.
- ➤ Report the injury to 1-877-656-RISK (7475) as soon as possible but al least within 24 hours following the incident.

- ➤ Communicate with the treating physician regarding the physical requirements of the job by utilizing the Georgia Activity Analysis (GAA)
- ➤ Remember that DOAS/DRMS is your partner and communicate openly with your Workers' Compensation Specialist handling the claim
- ➤ Demonstrate your concern by communicating frequently with your injured employee during the recovery process (calls, cards, visits, invitations to agency events)
- Make every effort to return your employee to work <u>as</u> <u>soon as possible</u> through transitional employment, by working closely with your WC claims team members.

REPORT THE INJURY

All calls are answered by a Telephonic Claims Reporting Center who is experienced and specializes in handling First Reports of Injury.

TELEPHONIC REPORTING INSTRUCTIONS:

- Call toll-free, 24 hours a day, 7 days a week 1-877-656-RISK (7475).
- ➤ Claims may be reported by the supervisor, the injured employee (if you so desire), or the person designated by the agency to report on-the-job injuries.
- Employees <u>should not</u> call in their own claims unless they have been directed by you to make the call.

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We are here to address any questions you or your employees may have regarding benefit entitlement, medical treatment and return to work. We are here to serve you.

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In order for the Telephonic Reporting Specialist to serve you better, you will need the following information available when you call.

- ➤ Name, Address, Social Security Number, Age and Sex of Injured Employee
- ➤ Name of Employing Agency, Address and Telephone #
- > Date, Time and Description of Accident (How, Where, Why)
- ➤ Part of Body Injured and Type of Injury (cut, scrape, burn, etc.)
- ➤ Hourly/Weekly /Monthly Wage
- ➤ Name and Address of Physician/Hospital
- ➤ Has Injured Employee Returned to Work?

Injuries should be reported to the Telephonic Claims Reporting Center as soon as possible but at least within 24 hours of an accident.

Once a claim has been reported any correction to the above information should be made by calling your dedicated DOAS Workers' Compensation Specialist. A copy of the completed first report of injury will be faxed to both the number designated by your agency and your DOAS Workers Compensation Specialist within 24 hours of the report.

Only injuries requiring medical care or lost time from work should be reported to the Telephonic Claims Reporting Center. Injuries requiring only first aid or requiring no medical care should be recorded within the agency as an incident notice only.

FREQUENTLY ASKED QUESTIONS

WHAT IS WORKERS' COMPENSATION?

Workers' Compensation is an accident insurance program, which may provide medical care, rehabilitation, and income to compensate for lost wages if you are injured on the job. It also provides financial payment to your dependents if you die from a job related injury.

WHEN DOES AN EMPLOYEE'S COVERAGE UNDER WORKERS' COMPENSATION BEGIN?

An employee's coverage begins with their first day on the job.

WHO IS COVERED UNDER THE STATE OF GEORGIA'S WORKERS' COMPENSATION PROGRAM?

The State of Georgia's workers' compensation self-insurance program covers all full-time, part-time, salaried, and hourly wage employees of the state. Additionally, coverage is extended to all state departments, instrumentalities, boards, commissions, authorities, including all community service boards and county health departments (with the exception of Fulton), as well as all state universities, colleges, and technical schools.

TEAM 1 FAX: (404) 657-1188 or (404) 657-1189

Barbara Pratt, Team Leader

(404) 656-9484

Team 1 handles all workers' compensation claims from the Department of Human Resources, which includes all state mental hospitals, DFACS, and county health departments.

TEAM 2

FAX: (404) 657-1188 or (404) 657-1189

Ethelene Andrews, Team Leader

(404) 656-9489

Team 2 handles all workers' compensation claims from the Department of Transportation, Department of Corrections, Department of Natural Resources, Department of Public Safety, Community Service Boards, and numerous other smaller agencies.

TEAM 3

FAX: (404) 657-1188 or (404) 657-1189

Saundra Berry, Team Leader

(404) 657-4436

Team 3 handles all workers' compensation claims from the Board of Regents, Department of Revenue, Georgia Ports Authority, Department of Juvenile Justice, Department of Technical and Adult Education, and numerous other small agencies.

If you have contacted your designated workers' compensation specialist and/or your designated team leader and still have unresolved problems, please contact:

Kerri G. Crosby, Manager Workers' Compensation Program (404) 656-9488

To request a hearing the employee must file form WC-14 with the State Board of Workers' Compensation. This form, along with detailed information about the hearing process is available from the State Board by calling 404/656-3818 or 1-800-533-0682.

ARE HEART ATTACKS AND STROKES COMPENSABLE?

The workers' compensation statute generally excludes heart attacks and strokes from compensability, unless it can be proven by a preponderance of the evidence that the heart attack or stroke was attributable to on-the-job performance.

WHO SHOULD THE SUPERVISOR CALL AT DOAS/DRMS TO PROVIDE OR REQUEST INFORMATION?

The DRMS Workers' Compensation unit is divided into three customer account teams. Each state agency has been assigned a specific customer account team.

We have attempted to answer frequently asked questions by supervisors regarding workers' compensation benefits. For additional information please feel free to contact the DRMS Workers' Compensation claims office at 404 656 6245.

WHAT IS CONSIDERED AN ON-THE-JOB INJURY?

An on-the-job injury is any injury or illness arising out of and in the course of employment. This means if an employee is injured while performing his/her assigned duties during assigned work hours; he/she is covered under the workers' compensation program. If an employee is injured during his/her lunch, scheduled break, or the employee is not engaging in any assigned work duty, he/she is not covered under the workers' compensation program.

ARE ON-THE-JOB ACCIDENTS INVESTIGATED?

Yes, some investigations of on-the-job accidents are conducted by the DOAS/DRMS Workers' Compensation Specialist and are necessary to determine how an injury occurred and to gather additional information pertaining to the injury. This information often comes in the form of a recorded or written statement from the injured worker, supervisor, and/or witnesses, and assists the agency's designated Workers' Compensation Specialist in deciding compensability of the claim. Anytime a supervisor suspects fraud he/she should advise the designated Workers' Compensation Specialist immediately.

WHAT SHOULD THE SUPERVISOR DO IF THE INJURED EMPLOYEE HIRES AN ATTORNEY?

If the employee retrains counsel the supervisor should not discuss issues pertaining to the Workers' Compensation claim with the employee; however, the supervisor must continue to supervise that employee's daily operations. Should questions related to the Workers' Compensation claim arise, the employee's attorney should be referred to the designated Workers' Compensation Specialist.

ARE EMPLOYEES WHO COMMIT WILLFUL MISCONDUCT RESULTING IN INJURY COVERED UNDER WORKERS' COMPENSATION?

In general, workers' compensation does not provide benefits for an injury or accident resulting from an employee's willful misconduct (e.g. fighting, horseplay, intoxication, etc.); however, these accidents should be reported to DOAS/DRMS so that the designated Workers' Compensation Specialist can conduct an investigation and properly determine compensability.

WHAT IS THE PANEL OF PHYSICIANS?

The State of Georgia Workers' Compensation Statute O.C.G.A. 34-9-20 requires that employers maintain a list of physicians, professional associations or corporations of physicians who are reasonably accessible to the employee. The employer must post this list, known as the "PANEL OF PHYSICIANS", in a prominent place on the business premises and take all reasonable measures to insure that employees:

- ➤ Understand the function of the panel and the employee's right to select a physician in case of injury; and
- Are given appropriate assistance in contacting panel members when necessary. There are three (3) panel options available to employers under Georgia law and each agency should select the option which best serves its needs and that of its employees.

For additional information regarding the three (3) panels of physician options, please contact your designated Workers' Compensation Specialist.

DO EMPLOYEES PAY THEIR PHYSICIAN BILLS AND OTHER MEDICAL EXPENSES RESULTING FROM THE JOB RELATED INJURY?

No. Your employee's medical bills are paid by workers' compensation if a physician on the employer's posted panel of physicians treats the injured employee. If the employee seeks treatment from a physician who is not on the panel, workers' compensation will not pay.

IF I HAVE AN EMERGENCY SITUATION, DOES THE EMPLOYEE STILL CHOSE A PHYSICIAN FROM THE PANEL?

No, the exception to the Panel of Physicians is in emergencies. Call 911 or have the employee transported to the nearest emergency room. However, all follow-up care must be rendered by a doctor chosen by the employee from the Panel of Physicians.

WHAT SHOULD AN INJURED EMPLOYEE DO IF HIS/HER CLAIM IS DENIED AND HE/SHE DISAGREES?

If an employee's claim is denied, the Workers' Compensation Specialist will notify him/her of the reason in writing. Employees have the right to request a hearing before the State Board of Workers' Compensation if they disagree with the denial.